

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Application of: |) | |
| | : | Examiner: Not Yet Assigned |
| ASHISH GUPTA |) | |
| | : | TC/Art Unit: 3624 |
| Application No.: 10/711,290 |) | |
| | : | Confirmation No.: 5289 |
| Filed: September 8, 2004 |) | |
| | : | |
| For: SYSTEMS, METHODS, AND |) | |
| DEVICES FOR COMBINED | : | |
| CREDIT CARD AND STORED |) | |
| VALUE TRANSACTION ACCOUNTS : | : | May 30, 2007 |

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

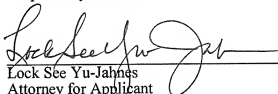
In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the attached PTO-1449 form. The documents were cited in a Search Report and a Written Opinion in International Application No. PCT/US05/32032, which is in the same patent family as the present application. A copy of the Search Report and the Written Opinion are attached.

To the best of Applicant's knowledge, a first Office Action on the merits has not yet been mailed for the present application.

It is respectfully requested that the documents be considered by the Examiner and that an initialed copy of the PTO-1449 form be returned indicating that the documents have been considered.

Applicant's undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address given below.

Respectfully submitted,


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